

## Information to identify the case:

Debtor 1:	<b>Laura McGowan</b>	Social Security number or ITIN:	xxx-xx-2445
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 12/13/16
Case number:	16-33684-KCF	Date case converted to chapter:	7 5/4/18

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Laura McGowan	
2. All other names used in the last 8 years	aka Laura Angermeier	
3. Address	100 Marilyn Drive Brick, NJ 08723	
4. Debtor's attorney Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800
5. Bankruptcy trustee Name and address	Daniel E Straffi Straffi & Straffi, LLC 670 Common Way Toms River, NJ 08755	Contact phone 732-341-3800

For more information, see page 2 &gt;

Debtor **Laura McGowan**

Case number **16-33684-KCF**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 5/4/18
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<b>7. Meeting of creditors</b>	<b>June 8, 2018 at 10:30 AM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 8/7/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
<b>You must file a complaint:</b>		
<ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul>		
<b>You must file a motion:</b>		
<ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>		
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<b>Deadline to object to exemptions:</b>		
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
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<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Laura McGowan  
 Debtor

Case No. 16-33684-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db  
 516545862 +Laura McGowan, 100 Marilyn Drive, Brick, NJ 08723-7940  
 516545863 +Arthritis And Osteoporosis Associates, 4247 Route 9 North, Bldg. 1, Freehold, NJ 07728-8307  
 516545864 +Bcr Oakridge, LLC, 149 Madison Avenue # 801, New York, NY 10016-6761  
 516545869 Blackwell Recovery, 4150 N Drinkwater Blvd, Scottsdale, AZ 85251-3611  
 516545870 Dpt Treasury, 3700 E West Hwy Apt High, Hyattsville, MD 20782-2015  
 516545871 FEMA, PO Box 9001, Winchester, VA 22604-9001  
 516545871 FEMA, PO Box 530217, Atlanta, GA 30353-0217  
 516728744 +Federal Emergency Management Agency, Att: Margaret Ramos, 500 C Street SW Ste 840, Washington, DC 20472-3198  
 516545873 +GE Money Bank, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 516545874 Great Plains Lending, LLC, c/o Midwest Recovery Systems, 2747 W Clay St Ste A, Saint Charles, MO 63301-2557  
 516545880 LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
 516545878 Lab Corporation, PO Box 2240, Burlington, NC 27216-2240  
 516545879 Laurel Condominium Associates, 11149 Research Blvd # 100, Austin, TX 78759-5227  
 516545882 Midwest Recovery Systems, 2747 W Clay St Ste A, Saint Charles, MO 63301-2557  
 516545885 +NJ E-Z Pass Violation Processing, PO Box 4971, Trenton, NJ 08650-4971  
 516545884 New Jersey Turnpike Authority, Administration Building 581 Main Street,, PO Box 5042, Woodbridge, NJ 07095-5042  
 516545886 #+Patricia C. McCormack, MD, PC, PO Box 1212 Nationwide Medical Billing, Clifton, NJ 07012-0712  
 516545887 Pay Day Loan, Lyndon B. Johnson Freeway, Suite 700, Dallas, TX 75234  
 516545888 Pennymac Loan Services, 6101 Condon Dr, Moorpark, CA 93021-2602  
 516545889 +Phelan, Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 517410914 +Planet Home Lending, LLC, Attn: Customer Service, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342  
 517410915 +Planet Home Lending, LLC, Attn: Customer Service, 321 Research Parkway, Suite 303, Meriden, CT 06450, Planet Home Lending, LLC 06450-8342, Attn: Customer Service  
 516545883 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: New Jersey Division Of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 516545897 Toyota Motor Credit, Address Not Available, Atlanta, GA 30309  
 516624001 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 516545900 +Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049  
 516545901 +Weichert Finance Ser/d, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: bkclient@straffilaw.com May 05 2018 00:12:08 Daniel E. Straffi, Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755  
 tr +EDI: QDESTRAFFI.COM May 05 2018 03:53:00 Daniel E Straffi, Straffi & Straffi, LLC, 670 Common Way, Toms River, NJ 08755-6431  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov May 05 2018 00:13:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 05 2018 00:12:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516545861 EDI: AIS.COM May 05 2018 03:53:00 American Infosource, Inc., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 516545865 EDI: CAPITALONE.COM May 05 2018 03:54:00 Capital One, 15000 Capital One Drive, Richmond, VA 23238  
 516545866 EDI: CIAC.COM May 05 2018 03:53:00 Citimortgage Inc, PO Box 9438, Gaithersburg, MD 20898-9438  
 516545867 +E-mail/Text: bankruptcy@consumerportfolio.com May 05 2018 00:13:15 Consumer Portfolio Svc, Po Box 57071, Irvine, CA 92619-7071  
 516545868 +EDI: CCS.COM May 05 2018 03:53:00 Credit Coll, Po Box 9134, Needham, MA 02494-9134  
 516545872 E-mail/Text: margaret.ramos@fema.dhs.gov May 05 2018 00:13:37 FEMA, 500 C St SW Ste 840, Washington, DC 20472-3198  
 516545875 EDI: IRS.COM May 05 2018 03:54:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 516545877 E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org May 05 2018 00:13:47 JS Behavioral Health BHJ, PO Box 416765, Boston, MA 02241-6765  
 516545881 +EDI: MID8.COM May 05 2018 03:53:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 516545890 +EDI: CCS.COM May 05 2018 03:53:00 Progressive Insurance Company, Po Box 9134, Needham, MA 02494-9134  
 516545891 +EDI: RMCB.COM May 05 2018 03:53:00 RMCB Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-3835  
 516545892 +E-mail/Text: jennifer.chacon@spservicing.com May 05 2018 00:14:12 Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250  
 516545894 +EDI: RMSC.COM May 05 2018 03:54:00 Synch/jcp, 4125 Windward Plaza, Alpharetta, GA 30005-8738  
 516545895 +E-mail/Text: tidewaterlegalebn@twcs.com May 05 2018 00:12:27 Tidewater Credit Servi, 6520 Indian River Rd, Virginia Beach, VA 23464-3439

District/off: 0312-3

User: admin  
Form ID: 309A

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Total Noticed: 48

Date Rcvd: May 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516545896 +EDI: WTRNBANK.COM May 05 2018 03:54:00 Tnb - Target, Po Box 673,  
Minneapolis, MN 55440-0673  
516545898 +EDI: VERIZONCOMB.COM May 05 2018 03:54:00 Verizon, 500 Technology Dr Ste 30,  
Weldon Spring, MO 63304-2225  
516545899 EDI: AIS.COM May 05 2018 03:53:00 Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516803776 PMT NPL FINANCING 2014-1  
516545893\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, Department Of Treasury, Div. Of Taxation,  
PO Box 245, Trenton, NJ 08695-0245)  
516697142\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08695-0245)  
516545876 ##+James Angermeier, 836 Mantoloking Road, Brick, NJ 08723-5239  
TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Daniel E Straffi bktrustee@straffilaw.com, dstraffi@ecf.epiqsystems.com  
Daniel E. Straffi on behalf of Debtor Laura McGowan bktrustee@straffilaw.com,  
G25938@notify.cincompass.com/bkclient@straffilaw.com/familyclient@straffilaw.com  
Denise E. Carlson on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Michael Frederick Dingerdisen on behalf of Creditor PMT NPL FINANCING 2014-1  
nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor PENNYMAC LOAN SERVICES, LLC as Servicer PMT NPL  
FINANCING 2014-1 nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015-1 nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor PMT NPL FINANCING 2014-1 nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10